

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 19-20409-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Richard Perry  
1158 Kennedy Blvd  
Bayonne, NJ 07002

Jessica Perry  
aka Jessica Serrano  
1158 Kennedy Blvd  
Bayonne, NJ 07002

Social Security No.:

xxx-xx-3632

xxx-xx-8974

Employer's Tax I.D. No.:

---

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 05/22/2019 and a confirmation hearing on such Plan has been scheduled for 7/24/2019 at 08:30 AM.

The debtor filed a Modified Plan on 09/13/2019 and a confirmation hearing on the Modified Plan is scheduled for 10/23/2019 at 08:30 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: September 16, 2019

JAN: dlr

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Richard Perry  
 Jessica Perry  
 Debtors

Case No. 19-20409-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 186

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Sep 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2019.

db/jdb +Richard Perry, Jessica Perry, 1158 Kennedy Blvd, Bayonne, NJ 07002-3124  
 518261887 +Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413  
 518346211 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 518261888 +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
 518261889 +Brinks Home Security, Dept CH 8628, Palatine, IL 60055-0001  
 518261894 +Jersey City Medical Center, PO Box 28949, New York, NY 10087-8949  
 518285861 +SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001  
 518261900 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409)  
 518261899 +The Valley Hospital, PO Box 18998, Newark, NJ 07191-8998  
 518286111 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Sep 17 2019 00:15:58 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 17 2019 00:15:56 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr E-mail/Text: ebnbankruptcy@ahm.honda.com Sep 17 2019 00:16:04  
 American Honda Finance Corporation, PO Box 168088, Irving, TX 75016-8088  
 518261886 E-mail/Text: ebnbankruptcy@ahm.honda.com Sep 17 2019 00:16:04 American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016  
 518293459 E-mail/Text: ebnbankruptcy@ahm.honda.com Sep 17 2019 00:16:04  
 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088  
 518261890 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 17 2019 00:18:05 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 518334304 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 17 2019 00:18:46  
 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 518261892 E-mail/Text: mrdiscen@discover.com Sep 17 2019 00:14:58 Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850  
 518261891 +E-mail/PDF: pa\_dc\_ed@navient.com Sep 17 2019 00:18:08 Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635  
 518272711 E-mail/Text: mrdiscen@discover.com Sep 17 2019 00:14:58 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 518261893 +E-mail/Text: ebn@rwjbh.org Sep 17 2019 00:16:15 Jersey City Medical Center, PO Box 903, Oceanport, NJ 07757-0903  
 518261895 +E-mail/Text: bankruptcy@lightstream.com Sep 17 2019 00:16:32 Lightstream, Suntrust, 303 Peachtree Street, Atlanta, GA 30308-3201  
 518261896 +E-mail/PDF: pa\_dc\_claims@navient.com Sep 17 2019 00:18:07 Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640  
 518377388 E-mail/PDF: pa\_dc\_claims@navient.com Sep 17 2019 00:18:09  
 Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635  
 518381426 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 17 2019 00:29:53  
 Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541  
 518261897 +E-mail/Text: bankruptcyteam@quickenloans.com Sep 17 2019 00:16:15 Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906  
 518319177 +E-mail/Text: bankruptcyteam@quickenloans.com Sep 17 2019 00:16:15 Quicken Loans Inc., 635 Woodward Ave., Detroit, MI 48226-3408  
 518261898 +E-mail/Text: bankruptcy@lightstream.com Sep 17 2019 00:16:33 Suntrust, 303 Peachtree Street, Atlanta, GA 30308-3208  
 518363622 +E-mail/Text: peritus@ebn.phinsolutions.com Sep 17 2019 00:16:37  
 Westlake - C/O Peritus Portfolio Services, P.O. Box 141419, Irving, TX 75014-1419  
 518261901 +E-mail/Text: bankruptcynotice@westlakefinancial.com Sep 17 2019 00:15:57  
 Westlake Financial Services, PO Box 76809, Los Angeles, CA 90076-0809

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin  
Form ID: 186

Page 2 of 2  
Total Noticed: 30

Date Rcvd: Sep 16, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 18, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
James J. Fitzpatrick on behalf of Joint Debtor Jessica Perry nickfitz.law@gmail.com,  
nadiafinancial@gmail.com;jfitzpatrick@fitzgeraldcrouchlaw.com;r53165@notify.bestcase.com  
James J. Fitzpatrick on behalf of Debtor Richard Perry nickfitz.law@gmail.com,  
nadiafinancial@gmail.com;jfitzpatrick@fitzgeraldcrouchlaw.com;r53165@notify.bestcase.com  
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation  
ecfmail@mortoncraig.com, mortoncraigecef@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Nicholas Fitzgerald on behalf of Debtor Richard Perry nickfitz.law@gmail.com  
Nicholas Fitzgerald on behalf of Joint Debtor Jessica Perry nickfitz.law@gmail.com  
Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com  
Sarah J. Crouch on behalf of Debtor Richard Perry nickfitz.law@gmail.com,  
nadiafinancial@gmail.com;fitzgeraldnj@stratusbk.com;sarah@fitzgeraldcrouchlaw.com  
Sarah J. Crouch on behalf of Joint Debtor Jessica Perry nickfitz.law@gmail.com,  
nadiafinancial@gmail.com;fitzgeraldnj@stratusbk.com;sarah@fitzgeraldcrouchlaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11